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Robert D. Summers Jr.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re McGiffin et al.
Application of:

Appln. No.: 10/783,478

Filed: February 20, 2004

For: SYSTEM AND DATA
 STRUCTURE FOR
 ACCOUNT MANAGEMENT

Examiner: Agwumezie, Charles C.

Group Art Unit: 3621

Confirmation No.: 2126

Attorney Docket No: 10022-349

AMENDMENT AND RESPONSE TO OFFICE ACTION

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Assignee has timely filed the following amendments and response to the Non-Final Office Action mailed November 01, 2007. Assignee respectfully request reconsideration and allowance of the present claims in view of the following remarks.

Amendments to the Claims begin on page 2 of this response.

Remarks and Arguments begin on page 16 of this response.